

EXHIBIT B

Case No.: 5:24-cv-327

The Wayback Machine - <https://web.archive.org/web/20210116143315/https://www.frostbank.com/agreements-disclosures/truth-in-savings/personal-account>

RATE AND FEE SCHEDULE AND TRUTH IN SAVINGS DISCLOSURE FROST PERSONAL ACCOUNT

Effective May 1, 2019
Member FDIC

Account Opening and Monthly Service Charge

Minimum Opening Deposit	\$25
Monthly Service Charge	\$8
How to Avoid the Monthly Service Charge	<p>\$0 Monthly Service Charge when you have ONE of the following (during each monthly statement period):</p> <ul style="list-style-type: none">› Direct deposits totaling \$100 or more made to this account monthly, such as your paycheck, pension, Social Security, or other regular monthly income.› OR a \$1,000 minimum daily balance in this account› OR \$5,000 combined average daily balances* of personal deposit accounts, including checking, savings, money market, CDs and IRAs.› OR one account owner is under age 25› OR you own a Frost Premium Account <p>*The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.</p>

Interest Information

Interest Rate and APY	If your daily balance is \$5,000 or more, the interest rate paid on the entire collected balance in your account will be 0.01%, with an annual percentage yield of 0.01%. The interest rate and annual percentage yield may change at any time at our discretion. Fees could reduce earnings on the account. Rates effective 01/16/2021.
How the Interest Rate is Calculated	We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in the account each day.
How Interest is Compounded	Interest will be compounded and credited to the account monthly. If you close your account before the interest is credited, you will receive the accrued interest.
When Interest Begins to Accrue	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

ATM Fees

Frost ATMs	\$0
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Pulse Point-of-Sale Terminals	\$0
H-E-B, Corner Store, and Circle K Locations in Texas	\$0
Non-Frost ATMs	\$2 for any Inquiries, Transfers or Withdrawals while using a non-Frost ATM, plus any fees the ATM owner charges.
Notice regarding ATM fee by others - If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or an automated transfer network and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer	

Overdraft Fees

Overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means	\$35 for each item we pay that overdraws your account more than \$5, up to a maximum fee of \$175 per day.
Non-sufficient Funds	\$35 per item that we do not pay
Overdraft Protection Transfer, each advance from: › Another deposit account › Line of credit (subject to credit approval)	\$0 \$0 (interest will apply on the outstanding balance)

Miscellaneous Fees

Account research/Statement balancing	\$20 per hour (\$20 minimum)
Check certification	\$10
Check copy	\$2 per item (first five items free for imaged customers)
Check order	Fee varies
Cashier's check	\$5 per item
Money order	\$5 per item
Return item	\$5 per item
Statement copy	\$2 per copy
Stop payment	\$30 per item

Outgoing wire transfer	Fee varies
Incoming wire transfer	\$12 per item (\$15 effective February 1, 2021)
Domestic collection item	\$20 per item
Foreign collection item	\$40 per item
Hold mail at financial center for pick-up	\$10 per month

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